

MASSACHUSETTS/MOSES
HEALTH & WELFARE TRUST FUND

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September 23, 2011

Ms. Zhi Y. Tan

Dear Ms. Tan:

In a separate letter, we have invited you to become a retired member of MOSES and I hope you choose to do so. You also have an opportunity under COBRA to continue in the Mass/MOSES Health and Welfare Trust Fund. COBRA allows this continuation for 1.5 years but the Trustees have voted to allow retirees to continue for three years.

If you wish to continue your dental/optical benefits, you must notify the Administrator within 60 days of this letter. You may write to "Administrator-Mass/MOSES HWTF, P.O. Box 582, Manomet, MA 02345" or e-mail the Administrator at MAClaimsprocessing@hotmail.com and state your desire to continue in the dental/optical plan. The telephone number for the Administrator (voicemail) is 617-367-2727 x 326.

In order to continue in the open dental/optical plan (Reimbursement Plan), you must make a payment equivalent to the payment the Trust received from the Commonwealth when you were an active employee. That amount is \$58.50 per month or \$702 per year retroactive to your retirement date. The open plan benefits were as high as \$1,800 during calendar year 2009 so there may be substantial benefit to you and your family if you continue in this plan.

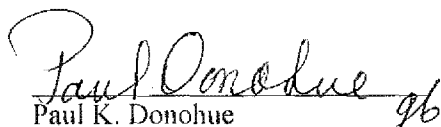
If you anticipate large dental expenses, you have an opportunity to enroll in one of our other dental plans at this time – DeltaCare or Altus. The cost for these two plans is as follows:

DeltaCare- Individual coverage (\$67.17/mo or \$806/yr) Family coverage (\$93.17/mo or \$1118/yr)

Altus- Individual coverage (\$67.17/mo or \$806/yr) Family coverage (\$101.83/mo or \$1222/yr)

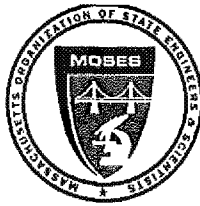
I encourage you to give serious consideration to continuing your Mass/MOSES dental/optical coverage as it offers substantial protection

Sincerely yours,


Paul K. Donohue

For the Mass/MOSES HWTF Board of Trustees

PKD/jmv



MASSACHUSETTS ORGANIZATION OF STATE ENGINEERS AND SCIENTISTS

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September 23, 2011

Ms. Zhi Y. Tan

Dear Ms. Tan:

You are invited to become a Retired MOSES Member. Retired Member dues are \$30.00 per year payable at the beginning of the fiscal year.

As a Retired MOSES Member, you will receive the MOSES Monitor. Retired members may attend all MOSES meetings, enjoy a meal with other MOSES members and vote on all matters except contract ratification. Retired MOSES members may use passes to the Museum of Science and the Museum of Fine Arts and may also fully participate in all MOSES activities including the fishing trip and golf tournament.

MOSES has an Executive Board member seat reserved for retired members. MOSES also maintains a close working relationship with the Retired, State, County and Municipal Employees Association and works with them on legislation, cost of living raises for retired employees and other issues that directly impact our retired members.

I encourage you to become a MOSES Retired Member at this time. As a Retired Member, I hope you will try to attend some of the membership meetings to renew friendships with your former colleagues and help us make decisions on behalf of the membership.

Sincerely yours,



Joseph Dorant
President

JD/gmb

Enclosure